

## Property & Casualty Insurance Proposal

# City of Willoughby Hills



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Date Prepared: October 17, 2017



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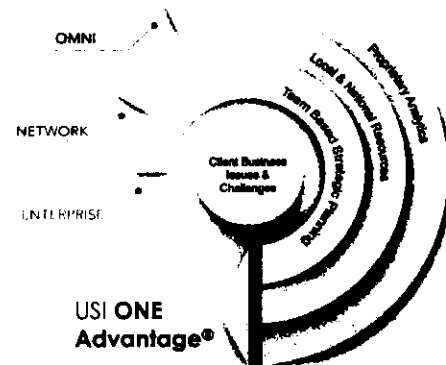
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## About USI Insurance Services

USI is a top 10 insurance brokerage and consulting firm, delivering property and casualty, employee benefits, personal risk and retirement solutions throughout the United States. Headquartered in Valhalla, New York, USI has over \$1.0 billion in revenue, more than 4,400 professionals and operates out of nearly 140 local offices serving every state. USI has become a premier middle market insurance brokerage firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary analytics, networked resources and enterprise planning to deliver customized solutions with positive, bottom line impact. The value of USI, and our ability to attract best-in-class industry talent while delivering superior solutions and services to our clients and our communities, is achieved through the collaboration and expertise of our local teams. For more information, visit [usi.com](http://usi.com).

### The USI ONE Advantage®

What truly distinguishes USI as a leading middle market insurance brokerage and consulting firm is the USI One Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE™ represents **Omni**, **Network**, **Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.



#### **Omni – USI's Proprietary Analytics**

Omni, which means "all," is USI's one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 100,000 clients, thousands of professionals and over 100 years of business activity through our acquired agencies into targeted, actionable solutions.

#### **Network – USI's Local and National Resources**

USI has made a very large investment in local resources and technical expertise, with more than 4,400 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

#### **Enterprise – USI's Team Based Strategic Planning**

USI's enterprise planning is a disciplined, focused, analysis centered on our client's issues and challenges. Highly consultative meetings integrate USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our **Omni** knowledge engine, with our **Network** of local and national resources, delivered to our clients through our **Enterprise** planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.

## Service Team

### USI Insurance Services LLC

10100 Innovation Drive, Suite 220, Dayton, OH 45342

(937) 223-8891      www.usi.com

#### Sales Executive

Your **Sales Executive** is **Robert M Beglin**

Direct Number: 937-913-1320

E-Mail: Robert.Beglin@usi.com

#### Account Executive

Your **Account Manager** is **April Valenti**

Direct Number: 937-913-1329

E-Mail: April.valenti@usi.com

#### Account Manager

Your **Account Manager** is **Shannon A Caudill**

Direct Number: 937-913-1307

E-Mail: Shannon.Caudill@usi.com

## Pool Administration

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### Administrator

York Risk Services Inc.  
29200 Northwestern Highway, Suite 300  
Southfield, MI 48034  
Direct Number: 800-367-4818  
Fax Number: 248-358-2276  
Underwriter: Pete Brunett

### Pool Attorney

Jenks, Surdyk & Cowdrey Co. LPA  
130 W. Second Street  
Dayton, OH 45402  
Direct Number: 937-222-2333

### Claims Service

Public Entity Risk Services of Ohio (PERSO)  
Direct Number: 866-907-3776  
Fax Number: 614-729-6049  
E-Mail: [Deborah.henry@persopool.com](mailto:Deborah.henry@persopool.com)

### Loss Control

Public Entity Risk Services of Ohio (PERSO)  
Direct Number: 866-907-3776  
Greg Songer, Specialist: [Greg.songer@persopool.com](mailto:Greg.songer@persopool.com)  
Mike Boyd, Specialist: [Mike.boyd@persopool.com](mailto:Mike.boyd@persopool.com)

### Auditing

Plante & Moran, PLLC  
1111 Michigan Avenue  
East Lansing, MI 48823  
Kevin Krause [Kevin.krause@plantemoran.com](mailto:Kevin.krause@plantemoran.com)

## Property

Company: Public Entities Pool of Ohio

Policy Term: 10/17/2017 to 10/17/2018

Property	Limit	Valuation	Deductible
Blanket Building	\$13,276,254	Replacement Cost	\$ 1,000
Blanket Personal Property	\$ 3,528,242	Replacement Cost ^	\$ 1,000
Flood Limit	\$1,000,000		\$50,000
Earthquake Limit	\$1,000,000		\$50,000
<b>Special Conditions</b>			
<ul style="list-style-type: none"> <li>No Blanket Personal Property at locations with no limit shown</li> </ul>			
<ul style="list-style-type: none"> <li>Exclusions: Any City owned property not listed on the property schedule</li> </ul>			
<ul style="list-style-type: none"> <li>Flood / Earthquake Coverage – Excludes Zones A &amp; AV</li> </ul>			

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

## Property – continued

Description	Limit
Accounts Receivable	\$250,000
Animal Mortality	\$10,000
Arson Reward	\$5,000
Backup of Sewers/Drains and Surface Water	\$25,000
Building Materials and Supplies	\$10,000
Data Processing Equipment	\$250,000
Debris Removal	\$250,000
Earnings	\$100,000
Error or Omissions	\$500,000
Extra Expense	\$250,000
Fire Department Service Charge	Actual Cost
Fire Extinguishing Systems	Actual Cost
Money & Securities	\$10,000
Newly Acquired Buildings	
• Buildings	\$2,000,000
• Business Personal Property	\$1,000,000
Off Premises Power Failure	\$25,000
Ordinance or Law (Building Codes)	\$250,000
Outdoor Property (included: trees, shrubs, plants)	\$1,000 Per Any One/\$100,000 Max
Paved Surfaces	\$50,000
Pollutant Cleanup	\$100,000
Preservation of Property	\$250,000
Property In Transit	\$100,000
Rental Income	\$100,000
Temporary Storage Location	\$250,000
Transit	\$100,000
Valuable Papers & Records	\$250,000

## Boiler & Machinery

Description	Limit
Limit	\$16,804,496
Deductible	\$1,000 Water & Sewer / \$1,000 All Other Covered Equipment
Ammonia Contamination	\$250,000
Business Income	\$100,000
Data or Media	\$250,000
Defense	Actual Cost
Error in Description	\$500,000
Expediting Expense	\$250,000
Newly Acquired Locations	\$2,000,000
Ordinance or Law	\$250,000
Service Interruption	\$250,000
Spoilage	\$250,000
Power Generating Equipment	EXCLUDED

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.



## Electronic Data Processing (EDP)

Description	Limit
Blanket Hardware Limit	\$688,386
Extra Expense	\$20,000
Newly Acquired Locations	\$100,000
Cyber Liability	\$11,000,000
Computer Virus	\$25,000
Deductible	\$1,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

## Miscellaneous Property

Description	Limit
Miscellaneous Scheduled Property	\$1,119,260
Miscellaneous Unscheduled Property	\$1,212,180
Rented/Borrowed Equipment Limit	\$75,000
Rental Reimbursement	\$500 Per day/\$25,000 Per year
Newly Acquired Property	\$100,000
Deductible	\$1,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

## Casualty Coverage

### Third Party Legal Liability (General Liability)

Description	Limit
Each Occurrence	\$11,000,000
Aggregate	None
Deductible	Nil
Employee Benefits Liability	\$1,000,000
Employee Benefit Deductible	\$1,000
Injunctive Relief	\$50,000
Broad Legal Defense	\$5,000/\$5,000 aggregate
Premises Medical Expense	\$10,000
Premise Medical Expense Policy Limit	None
Legal Liability – Real & Personal Property	Included
Sewer Backup Pollution Liability	\$1,000,000/\$1,000,000 aggregate
Anti-Skid Material Pollution Coverage	Included
Chlorine Pollution (only if applicable)	Included
Underground Storage Tank Pollution	\$55,000/\$55,000 aggregate
<b>Cyber Breach Liability</b>	<b>\$250,000</b>
Coverage Extensions	Limit
Explosion, Collapse & Underground Hazard	Included
Independent Contractor's Liability	Included
Personal/Advertising Liability	Included
Host Liquor Liability	Included
Employer's Liability – Stop Gap	Included
Employer's Liability – Stop Gap Aggregate	None
Fellow Employee Liability	Included
Special Events Liability	Included
Good Samaritan Coverage	Included
Non-Owner & Hired Auto Liability	Included
Cyber Liability	Included

## Auto Liability & Physical Damage

Description	Limit
Limit Each Occurrence	\$11,000,000
Deductible	Nil
Medical Payments	\$10,000
Uninsured/Underinsured Motorists	\$100,000
Aggregate Limit	None
Auto Physical Damage	\$1,000 Comp/\$1,000 Coll.
Impound Lot Limit	\$30,000 Per Car
Impound Lot Deductibles	\$500 Comp/\$500 Coll.
Rental Reimbursement	\$500 Per Day / \$25,000 Per Year
Rental Vehicle Agreement	\$2,500 Per expense
Vehicle Lease Gap	\$10,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

## **Law Enforcement Liability (Police Professional)**

Coverage Extensions	Limit
Limit Each Occurrence	\$11,000,000
Deductible	\$5,000
Aggregate Limit	None
Retroactive Date	10/1/2015

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

## Wrongful Acts Coverage (Public Officials)

Coverage Extensions	Limit
Limit Each Occurrence	\$11,000,000
Deductible	\$5,000
Aggregate Limit	None
Retroactive Date	07/17/2005

Coverage Extensions	Limit
Employment Practices Liability	Included
Zoning Liability	Included

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

## Premium Summary

Coverage	Proposed Premium
General Liability	\$15,444
Auto Liability	\$6,580
Law Enforcement Liability	\$3,532
Public Officials Liability	\$2,521
Auto Physical Damage	\$12,035
Property/Boiler & Equipment	\$23,145
Excess Liability	\$13,558
<b>TOTAL</b>	<b>\$76,815</b>

### Payment Terms:

- Annual Payment
- Premium due upon receipt of invoice

**Note:** This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage.

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.



## USI Disclosures

**Information Concerning Our Fees:** As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

**Reviewing Client Contracts DISCLOSURE:** As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

# USI Privacy Notice

## Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the "protected information") that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

## What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called "cookies."

## What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

## Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

## Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

## Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.